

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
SHELBY DIVISION

IN RE:  
Sue Carswell Hyder

CASE NO: 13-40160

SSN# : XXX-XX-6756 DEBTOR

**MOTION OF TRUSTEE TO DISMISS CASE**  
**OR TO MODIFY PLAN**

The undersigned Trustee in the above-referenced Chapter 13 case hereby moves the Court to dismiss the case, or to modify the plan in such a manner as the Court deems necessary and appropriate, for the following reason(s):

**Plan payments are currently in default.**

A Preliminary Hearing will be held on this motion as shown on the attached Notice, at which the Trustee will recommend to the Court to grant a variety of relief options in this case, including but not limited to dismissing the case, extending or reducing the term of the plan, reducing or increasing the plan payment, reducing the percentage paid to unsecured creditors, granting a moratorium on missed payments, granting a hardship discharge, modifying the plan to the payments made so far, allowing for a fee to the debtor's attorney for representation at the hearing, or granting any other such relief which the Court determines to be necessary and appropriate.

Dated: October 17, 2013

Steven G. Tate  
Standing Chapter 13 Trustee  
212 Cooper St  
Statesville, NC 28677-5856

**\*\* NOTICE OF HEARING ON REVERSE SIDE \*\***

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**NOTICE OF MOTION OF TRUSTEE TO DISMISS CASE OR TO MODIFY PLAN**

The Chapter 13 Trustee has filed papers in the bankruptcy case for the DEBTOR named above to dismiss the case or to modify the plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.**

If you do not want the Court to grant the relief requested by the Trustee in the motion, or if you want the Court to consider your views on this motion, then you or your attorney must file with the Court a written response to the motion by November 14, 2013 at the following address:

CLERK, U.S. BANKRUPTCY COURT  
401 W TRADE ST ROOM 111  
CHARLOTTE, NC 28202

If you **mail** your response to the Court for filing, you must mail it early enough for the Court to **receive** it on or before the deadline stated above.

A Preliminary Hearing will be held on the Trustee's motion on **November 21, 2013 at 9:00 am** at the following address:

CHAPTER 13 BANKRUPTCY OFFICE  
212 COOPER STREET  
STATESVILLE, NC 28677-5856

**If you oppose the relief sought in the Trustee's motion, you must attend the Preliminary Hearing.** Failure to attend the Preliminary Hearing and to otherwise respond to the motion may result in the Court granting the relief sought. If a response is made and the motion is not resolved by consent at the Preliminary Hearing, a hearing before the Court will be scheduled.

Dated: October 17, 2013

Steven G. Tate  
Chapter 13 Trustee

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
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**CERTIFICATE OF SERVICE**

The parties whose names and addresses are listed below were served by United States first class mail, postage prepaid on 10/24/2013.

K. Myers  
Office of the Chapter 13 Trustee

Absolute Collection Service, 333 Fayetteville St Mall, Suite 1100, Raleigh, NC 27601  
American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
AT&T, PO Box 8218, Aurora, IL 60507  
BB&T, PO BOX 1626, WILSON, NC 27894-1626  
Better Business Bureau, 4200 Wilson Blvd Ste 800, Arlington, VA 22203-1838  
BRANCH BANKING AND TRUST CO, BANKRUPTCY SECTION, PO BOX 1847, WILSON, NC 27894-1847  
BROCK & SCOTT, 5121 PARKWAY PLAZA BLVD, CHARLOTTE, NC 28217-1965  
Cach Llc, 370 17th St Ste 5000, Denver, CO 80202-5690  
Cardservices International, 6101 Condor Rd, Moorpark, CA 93021  
CAROLINAS MEDICAL CENTER, PO BOX 32861, CHARLOTTE, NC 28232-2861  
Central Florida Bride, 55 Skyline Dr Ste 2700, Lake Mary, FL 32746  
CenturyLink fdba Embarq, PO Box 1319, Charlotte, NC 28201-1319  
Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076  
CHASE, PO BOX 15298, WILMINGTON, DE 19850-5298  
CLEVELAND REG MED CTR, 201 E GROVER ST, SHELBY, NC 28150  
Comcast, 1500 Market St FL 33E, Philadelphia, PA 19102-4782  
Daria Barrett Esq, Brock & Scott PLLC, 5121 Parkway Plaza Blvd Suite 300, Charlotte, NC 29217  
Directv, PO Box 78626, Phoenix, AZ 85062-8526  
Focus Magazine, 7854 La Barrington Blvd, Knoxville, TN 37849  
GE MONEY BANK, ATTN BANKRUPTCY DEPT, PO BOX 103104, ROSWELL, GA 30076  
GECRB Belk, PO Box 965028, Orlando, FL 32896-5028  
GECRB/Lowes, PO Box 965005, Orlando, FL 32896-0005  
HSBC CARD SERVICES, PO BOX 5222, CAROL STREAM, IL 60197-5222  
Internal Revenue Service, PO Box 7317, Philadelphia, PA 19101-7317  
Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
JC Penney, PO Box 965001, Orlando, FL 32896  
JP Morgan Chase Bank NA, 201 N Central Ave Floor 11, Phoenix, AZ 85004  
JPMorgan Chase Bank NA, Att Dept 0H4 7142, 3415 Vision Drive, Columbus, OH 43219  
JPMorgan Chase Bank NA, Attn Bankruptcy Dept, 700 Kansas Lane, Monroe, LA 71203  
Koloti K Wolfgramm, 5531 Delano Lane, Orlando, FL 32821  
Lamisitoni K Wolfgramm, 4001 Orkney Ave, Orlando, FL 32809  
Lease Finance Group LLC, PO Box 7861, New York, NY 10116  
Linda G Streetman, 7512 Dr Phillips Blvd Ste 50-864, Orlando, FL 32819  
Lisa Vollmer, 814 Grovesmere Loop, Ocoee, FL 34761  
Matthew L Underwood, Brock & Scott PLLC, 5121 Parkway Plaza Drive Suite 300, Charlotte, NC 28217  
MCCARTHY BURGESS & WOLFF, 26000 CANNON RD, BEDFORD, OH 44146-1807  
Medicredit Corporation, PO Box 580381, Charlotte, NC 28258-0381  
MJ Altman Companies, PO Box 3070, Ocala, FL 34478-3070  
Nationwide Recovery Systems, PO Box 1259, Oaks, PA 19456  
NCO FINANCIAL SYSTEMS INC, 507 PRUDENTIAL RD, HORSHAM, PA 19044-2308  
Perfect Wedding Guide, PWG Publishing LLC, 55 Skyline Dr Ste 2700, Lake Mary, FL 32746  
PNC BANK, NA, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222

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Pooling and Servicing Agreement Bear Stearns Asset, Backed Securities I Trust 2007-HE6, Serviced by Select Portfolio Servicing Inc, 3815 South West Temple, Salt Lake City, UT 84115  
Pooling and Servicing Agreement Bear Stearns Asset, Backed Securities I Trust 2007-HE6, Serviced by Select Portfolio Servicing Inc, PO Box 65450, Salt Lake City, UT 84165  
PORTFOLIO RECOVERY ASSOC LLC, PO BOX 12914, NORFOLK, VA 23541-0914  
Portfolio Recovery Assocs LLC, POB 41067, Norfolk, VA 23541  
PORTFOLIO RECOVERY, ASSOCIATES LLC, PO BOX 41067, NORFOLK, VA 23541-1067  
Receivables Management Services, PO Box 5471, Mount Laurel, NJ 08054  
Regions Bank, 1900 Fifth Ave N, Birmingham, AL 35203  
Roberta Siffrar, c/o RAS Enterprises, 4807 Whistler Dr, Orlando, FL 32812  
RUTHERFORD CO TAX COLLECTOR, PO BOX 143, RUTHERFORDTON, NC 28139  
RUTHERFORD COUNTY, CLERK OF COURT, PO BOX 630, RUTHERFORDTON, NC 28139-0630  
Rutherford Hospital Physician Practices, 393 Oak St Ste 200, Spindale, NC 28160-1531  
SELECT PORTFOLIO SERVICING INC, PO BOX 65450, SALT LAKE CITY, UT 84165-0450  
Shapiro & Ingle LLP, 10130 Perimeter Pkwy Ste 400, Charlotte, NC 28216-2442  
Sue Carswell Hyder, 118 Carswell Place, Bostic, NC 28018  
Sumter Electric Cooperative, 330 S Hwy 301, Sumterville, FL 33585-0301  
Suntrust Bank, Recovery Dept, PO Box 26150, Richmond, VA 23260-6150  
Teddy & Meekins PLLC, 1219 Fallston Rd, Shelby, NC 28150  
TOWN OF FOREST CITY, PO BOX 728, FOREST CITY, NC 28043-0728  
Trustee Services of Carolina LLC, Brock & Scott PLLC, 5431 Oleander Dr Ste 200, Wilmington, NC 28403  
Total Served:61